

LAW OFFICES OF ROD MILLER, P.C.

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Oct 23, 2018

First Citizens National Bank
P.O. Box 370
Dyersburg, TN 38025-0370

James A. Fields, Esq.
130 Jordan Drive
Chattanooga, TN 37421

RE: *In re: Kenneth Russell Cheek*
United States Bankruptcy Court-Eastern District of Tennessee;
Docket No. 18-13446-NWW; Chapter 13

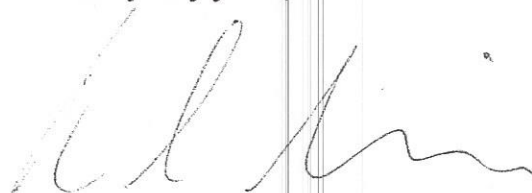
Dear First Citizens National Bank:

My client has informed me that you have continued dunning efforts (copy of your billing statement dated 10/01/18, enclosed) despite the above-styled bankruptcy filing. Please be advised that this is in violation of the automatic stay provisions of 11 U.S.C. 362. If my client continues to advise me of your disregard for federal law, we may file an action against you in bankruptcy court to halt this conduct. You may become liable for penalties and attorneys fees.

Enclosed is a copy of my client's notice of filing issued by the bankruptcy court. The case was filed on August 2, 2018. First Citizens National Bank was properly listed on the Creditor Matrix and in Schedule D (Secured Creditors) of Mr. Cheek's bankruptcy petition. You retained the services of Chattanooga attorney James Fields to represent you in filing an objection to confirmation. It is not clear whether that representation is ongoing, thus, I have copied Mr. Fields with this correspondence.

Please call my office if you have any questions.

Very truly yours,



Rod Miller

RM/dem
Enclosures
cc: Kenneth R. Cheek

